

**AUNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : Chapter 7  
KATHLEEN M. LINCOLN, :  
Debtor : Bky. No. 22-10798 ELF

**ORDER**

**AND NOW**, the Debtor having filed with the court a reaffirmation agreement between the Debtor and **Fifth Third Bank** (“the Reaffirmation Agreement”),

**AND**, the Court having found, in its Order dated **May 31, 2022**, that a presumption exists that the Reaffirmation Agreement would impose an undue hardship on the Debtor,

**AND**, the Court having held a hearing pursuant to 11 U.S.C. §524(m) to permit the parties to present evidence to rebut the presumption of undue hardship and to determine whether the Reaffirmation Agreement should be disapproved;

**AND**, the Debtor having rebutted the presumption of undue hardship,

It is hereby **ORDERED** and **DETERMINED** that the Reaffirmation Agreement **IS NOT DISAPPROVED** pursuant to 11 U.S.C. §524(m).

**Date: August 17, 2022**



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**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**